WHAT IS CLAIMED IS:

1. A method for providing an on-line billing system, the method comprising:

retrieving invoice information corresponding to a customer;

displaying the invoice amount via a web browser;

receiving an input to initiate payment corresponding to the invoice amount;

determining whether the invoice amount is at least one of a zero balance and a credit balance; and

selectively terminating the payment and generating a disallow payment message based upon the determining step.

2. The method according to claim 1, wherein the determining step comprises:

applying business rules in real-time.

3. The method according to claim 1, further comprising:

loading the invoice information into an interim data store; and

parsing the invoice information for loading into a database.

4. The method according to claim 3, further comprising:

performing a splitter process to parse the invoice information for account number information and invoice amount associated with the customer, wherein a working file is selectively generated based upon comparison of the invoice information with data that is stored in a data store containing enrollment information; and

performing an extract process to parse the generated working file based upon a pre-defined extract definition.

5. The method according to claim 1, further comprising:

calculating a discount for early payment of an invoice amount associated with the invoice information; and

selectively applying the discount based discount business rules.

6. The method according to claim 1, further comprising:

generating an HTML (Hypertext Markup Language) invoice page containing the invoice information.

7. The method according to claim 6, further comprising:

auditing the HTML invoice page to determine whether a billing error exists;

generating a severity code associated with the billing error; and

regenerating the HTML invoice page to correct the billing error.

8. A server apparatus for providing an on-line billing system, the server apparatus comprising:

a communication interface configured to retrieve invoice information corresponding to a customer; and

a processor coupled to the communication interface and configured to instruct display of the invoice amount via a web browser,

wherein the communication interface receives an input to initiate payment corresponding to the invoice amount, the processor determining whether the invoice amount is at least one of a zero balance and a credit balance, and selectively terminating the payment and generating a disallow payment message based upon the determination.

9. The server apparatus according to claim 8, wherein the processor is configured to apply business rules in real-time to determine whether the invoice amount is at least one of the zero balance and the credit balance.

10. The server apparatus according to claim 8, wherein the invoice information is stored in an interim data store, the invoice information being parsed for loading into a database.

11. The server apparatus according to claim 10, wherein the processor is configured to perform a splitter process to parse the invoice information for account number information and invoice amount associated with the customer, a working file being selectively generated based upon comparison of the invoice information with data that is stored in a data store containing enrollment information, the processor being configured to perform an extract process to parse the generated working file based upon a pre-defined extract definition.

12. The server apparatus according to claim 8, wherein the processor is configured to calculate a discount for early payment of an invoice amount associated with the invoice information, and to selectively apply the discount based discount business rules.

13. The server apparatus according to claim 8, wherein the processor is configured to generate an HTML (Hypertext Markup Language) invoice page containing the invoice information.

14. The server apparatus according to claim 13, wherein the HTML invoice page is audited to determine whether a billing error exists, the processor being configured to generate a severity code associated with the billing error and to regenerate the HTML invoice page to correct the billing error.

15. An e-billing system comprising:

a database configured to store invoice information corresponding to a customer;

a server communicating with the database, the server being configured to retrieve the invoice information from the database, the server being configured to instruct display of the invoice amount via a web browser; and

a client communicating with the server, the client being configured to run the web browser and to transmit an input to the server to initiate payment corresponding to the invoice amount, the server determining whether the invoice amount is at least one of a zero balance and a credit balance, and selectively terminating the payment and generating a disallow payment message based upon the determination.

16. The system according to claim 15, wherein the server is configured to apply business rules in real-time to determine whether the invoice amount is at least one of the zero balance and the credit balance.

17. The system according to claim 15, wherein the invoice information is stored in an interim data store, the invoice information being parsed for loading into the database.

18. The system according to claim 17, wherein the server is configured to perform a splitter process to parse the invoice information for account number information and invoice amount associated with the customer, a working file being selectively generated based upon comparison of the invoice information with data that is stored in a data store containing enrollment information, the server being configured to perform an extract process to parse the generated working file based upon a pre-defined extract definition.

19. The system according to claim 15, wherein the server is configured to calculate a discount for early payment of an invoice amount associated with the invoice information, and to selectively apply the discount based discount business rules.

20. The system according to claim 15, wherein the server is configured to generate an HTML (Hypertext Markup Language) invoice page containing the invoice information.

21. The system according to claim 20, wherein the HTML invoice page is audited to determine whether a billing error exists, the server being configured to generate a severity code associated with the billing error and to regenerate the HTML invoice page to correct the billing error.

22. A server apparatus for providing an on-line billing system, the server apparatus comprising:

means for retrieving invoice information corresponding to a customer;

means for displaying the invoice amount via a web browser;

means for receiving an input to initiate payment corresponding to the invoice amount;

means for determining whether the invoice amount is at least one of a zero balance and a credit balance; and

means for selectively terminating the payment and generating a disallow payment message based upon the determination.

23. The server apparatus according to claim 22, wherein the determining means comprises:

means for applying business rules in real-time.

24. The server apparatus according to claim 22, further comprising:

means for loading the invoice information into an interim data store; and

means for parsing the invoice information for loading into a database.

25. The server apparatus according to claim 24, further comprising:

means for performing a splitter process to parse the invoice information for account number information and invoice amount associated with the customer, wherein a working file is selectively generated based upon comparison of the invoice information with data that is stored in a data store containing enrollment information; and

means for performing an extract process to parse the generated working file based upon a pre-defined extract definition.

26. The server apparatus according to claim 22, further comprising:

means for calculating a discount for early payment of an invoice amount associated with the invoice information; and

means for selectively applying the discount based discount business rules.

27. The server apparatus according to claim 22, further comprising:

means for generating an HTML (Hypertext Markup Language) invoice page containing the invoice information.

28. The server apparatus according to claim 27, further comprising:

means for auditing the HTML invoice page to determine whether a billing error exists; and

means for generating a severity code associated with the billing error, wherein the generating means regenerates the HTML invoice page to correct the billing error.

29. A computer-readable medium carrying one or more sequences of one or more instructions for providing an on-line billing system, the one or more sequences of one or more instructions including instructions which, when executed by one or more processors, cause the one or more processors to perform the steps of:

retrieving invoice information corresponding to a customer;

displaying the invoice amount via a web browser;

receiving an input to initiate payment corresponding to the invoice amount;

determining whether the invoice amount is at least one of a zero balance and a credit balance; and

selectively terminating the payment and generating a disallow payment message based upon the determining step.

30. The computer-readable medium according to claim 29, wherein the determining step comprises:

applying business rules in real-time.

31. The computer-readable medium according to claim 29, wherein the one or more processors further perform the steps of:

loading the invoice information into an interim data store; and

parsing the invoice information for loading into a database.

32. The computer-readable medium according to claim 31, wherein the one or more proeessors further perform the steps of:

performing a splitter process to parse the invoice information for account number information and invoice amount associated with the customer, wherein a working file is

selectively generated based upon comparison of the invoice information with data that is stored in a data store containing enrollment information; and

performing an extract process to parse the generated working file based upon a pre-defined extract definition.

33. The computer-readable medium according to claim 29, wherein the one or more processors further perform the steps of:

calculating a discount for early payment of an invoice amount associated with the invoice information; and

selectively applying the discount based discount business rules.

34. The computer-readable medium according to claim 29, wherein the one or more processors further perform the step of:

generating an HTML (Hypertext Markup Language) invoice page containing the invoice information.

35. The computer-readable medium according to claim 34, wherein the one or more processors further perform the steps of:

auditing the HTML invoice page to determine whether a billing error exists;

generating a severity code associated with the billing error; and

regenerating the HTML invoice page to correct the billing error.

36. A payment disallow mechanism for an e-billing system including a computer system accessible for on-line interactive communication of invoices to users, the computer system comprising:

a database for storing customer invoice information, the information including an invoice date and an total invoice amount, the invoice information displayed to the customer for on-line interaction;

a mechanism for initiating electronic payment of the modified total invoice amount via the e-billing system, and

a mechanism for determining whether the total invoice amount is a zero balance or credit balance prior to executing the electronic payment, wherein in response to determination of the zero or credit balance, the mechanism terminating the payment mechanism and generating a disallow payment message for display to the customer.

37. The payment disallow mechanism according to claim 36, wherein the mechanism for determining the total invoice amount implemented in a web server providing the on-line interactive communication.